

**WHITNEY HOLDING CORPORATION**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1079740	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$11,877	\$11,781	-0.8%		
Loans	\$8,444	\$7,438	-11.9%		
Construction & development	\$1,498	\$976	-34.8%		
Closed-end 1-4 family residential	\$1,069	\$1,010	-5.5%		
Home equity	\$200	\$195	-2.2%		
Credit card	\$38	\$52	35.6%		
Other consumer	\$109	\$92	-15.9%		
Commercial & Industrial	\$2,936	\$2,620	-10.8%		
Commercial real estate	\$2,145	\$2,030	-5.4%		
Unused commitments	\$3,091	\$3,230	4.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,709	\$2,291	34.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$289	\$273	-5.2%		
Cash & balances due	\$417	\$637	52.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$126	\$153	21.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$116	\$162	39.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$10,424	\$10,299	-1.2%		
Deposits	\$9,153	\$9,406	2.8%		
Total other borrowings	\$1,007	\$650	-35.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$1,453	\$1,482	2.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$3	\$164	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	8.2%	--		
Tier 1 risk based capital ratio	10.5%	10.4%	--		
Total risk based capital ratio	13.3%	13.3%	--		
Return on equity <sup>1</sup>	0.4%	-23.1%	--		
Return on assets <sup>1</sup>	0.0%	-2.9%	--		
Net interest margin <sup>1</sup>	4.3%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	51.1%	69.3%	--		
Loss provision to net charge-offs (qtr)	72.6%	95.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.6%	8.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.2%	10.9%	1.6%	5.4%	--
Closed-end 1-4 family residential	6.7%	5.4%	0.9%	1.6%	--
Home equity	2.2%	2.2%	0.1%	0.7%	--
Credit card	0.3%	0.1%	1.3%	0.6%	--
Other consumer	0.9%	1.1%	0.6%	0.5%	--
Commercial & Industrial	1.5%	1.3%	0.1%	0.6%	--
Commercial real estate	4.7%	4.9%	0.8%	2.8%	--
Total loans	5.2%	4.2%	0.7%	2.1%	--